

**PARNELL & CRUM, P. A.**

ATTORNEYS AT LAW  
641 SOUTH LAWRENCE STREET  
MONTGOMERY, ALABAMA 36104

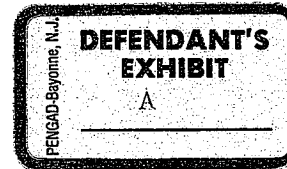
CHARLES N. PARNELL, III  
G. BARTON CRUM  
ROBERT J. RUSSELL, JR.  
BRITT BATSON GRIGGS  
MATTHEW T. ELLIS  
ADRIAN D. JOHNSON  
J. MATTHEW PARNELL  
DAYNA R. BURNETT

January 25, 2006

TELEPHONE  
334-832-4200

TELECOPIER  
334-293-3550

MAILING ADDRESS  
P.O. BOX 2189  
ZIP CODE 36102-2189



**Via Federal Express**

Mr. Davis B. Whittelsey  
Whittelsey, Whittelsey & Poole, P.C.  
600 Avenue A  
Opelika, AL 36801

RE: Frontier National Bank  
v. R&L Trucking Co., Inc., et al.  
Our File No. 869085

Dear Davis:

Even though your client is the one that elected to invoke the arbitration provisions of the loan documents with Frontier National Bank, I have taken the lead in filling out the application to the American Arbitration Association. Two original forms are attached. I assume the information is correct. I would ask that you sign, or have Mr. Melton sign, and overnight them back to me immediately. The Bank will pay the processing fee to start the arbitration proceeding.

Sincerely,  
A handwritten signature in cursive script, appearing to read "Charles N. Parnell, III".

Charles N. Parnell, III

psd

Attachments